

FEE WORK SHEET FOR DETERMINING HIGH COST LOAN

Borrower's Name: _____

MB Fee Agreement Date: _____

Yield Spread Premium \$ _____
 (or other Lender Payment)
Loan Amount \$ _____

_____ % of Lender payment to broker in
 relation to Loan Amt.
 (Add. Comp. divided by Loan Amt.)

Itemization of Points, Fees and Commissions:

Broker Fees Only

Loan Origination Fee \$ _____
 Loan Discount Fee \$ _____
 Mortgage Broker Fee \$ _____
 Processing Fee \$ _____

Total Points, Fees & Com. \$ _____

_____ % of Points, Fees & Com. in relation to
 Loan Amt.
 (Total Points, Fees & Commissions divided by Loan
 Amount)*

Total Broker Compensation \$ _____
 (Lender Pmts plus Total Points, Fees & Com.)

_____ % of Total Broker Comp. in relation to
 total loan amount (Total compensation divided by
 loan amount)

*If this percentage is 5% or more, then counseling
 would automatically be required at this point.

Note: The High Cost Home Loan fees test applies
 to a primary residence only; the 5% fee test
 applies when the total loan amount is \$20,000 or
 more.

TO FURTHER COMPLETE THE CALCULATIONS FOR
 THE TEST FOR A HIGH COST LOAN AT THIS POINT
 YOU MUST GO TO THE GOOD FAITH ESTIMATE
 AND CALCULATE THE FOLLOWING FEES:

Loan Origination Fee \$ _____
 Loan Discount Fee \$ _____
 Mortgage Broker Fee \$ _____
 Processing Fee \$ _____
 (Both Broker and Lender)
 Tax Related Service Fee \$ _____
 Doc Prep Fee \$ _____
 Underwriting Fee \$ _____
 Administrative Fee \$ _____
 Commitment Fee \$ _____
 Wire Transfer Fee \$ _____
 Application Fee \$ _____
 (Lender Only)
 Other: \$ _____
 Mtg. Ins. Premiums \$ _____
 Mtg. Ins. Reserves \$ _____

Total \$ _____

_____ % of Total of Broker and Lender Fees in
 relation to the Loan Amount**
 (Total Fees divided by Loan Amount)

Note: The Yield Spread Premium is NOT included
 in the fees test.

****If this amount is 5% or more, the
 counseling requirement would be triggered.**